Doc Type:WOUT

01/03/11 12:37:40

REMOTE ID->

Imprint ID

Page 001

To:

Company:

Fax Number:

1(866)7094744

**Phone Number:** 

From:

Lindsay Hyland

Fax Number:

860-241-2930

Phone Number: 2830

Time Sent:

Monday, January 03, 2011 12:33PM

Pages:

27

Description:

#0602198843 Silber FINANCIALS

# **MESSAGES:**

Good Afternoon,

Attached please find financials for the above referenced file.

Thank you,

Lindsay Hyland Non-Lawyer Assistant **Mediation Group** Hunt Leibert Jacobson, P.C. 50 Weston St. Hartford, CT 06120 Fax: (860) 241-1795 LHyland@huntleibert.com

12-12020-mg Doc 9025-3 Filed 08/17/15 Entered 08/17/15 17:09:27 Exhibit N Pg 2 of 27

Identifier:0602198843 Doc Type:WOUT

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Page 002

JAN-3-2011 12:15 FROM: SOUTH WINDSOR PUBLIC 8606447645

T0:8602411795

P.1

# **CHECKLIST**

	BORROWER: Todd 5:16 12 LOAN NUMBER: 0602/98843
	FINANCIAL WORKSHEET SIGNED & DATED
	MAKING HOME AFFORDABLE APPLICATION (RMA form)
•	HARDSHIP AFFIDAVIT / LETTER SIGNED & DATED
	TAX RETURNS: 2008 & 2009 SIGNED & DATED
24	- TAX RETURNS: 2006 & 2009 SIGRAD & DATED
	IRS FORM 4506-T FILL OUT TOP SECTION / SIGN & DATE
	CONTRENT PAYSTUBS (1 MONTH CONSECUTIVE)
	RECENT YEAR-TO-DATE PALL STRIEMENT (MONTHLY-UP TO CURRENT DATE FOR EACH BUSINESS)
/	AWARD LETTER:
İ	Unemployment/Social Security/Pension/Welfare/ADC/Other
	CURRENT PERSONAL BANK STATEMENTS (2 MONTHS)
-	CURRENT UTILITY BILL
	CONTRIBUTION LETTER
	COPY OF RENTAL AGREEMENT
	FAX TO: 860-241-1795
	GMAC – 866 – 709 – 4794 **Provide Loan number on every page & send as one complete package in one fax**

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Identifier:0602198843

01/03/11 12:38:23

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Page 003

JAN-3-2011 12:15 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO: 8602411795

P.2

FAX COVER SHEET (This page should be returned to us with your completed financial analysis form) \*\*PLEASE INCLUDE THE ACCOUNT NUMBER ON EVERY PAGE OF YOUR RETURNED PACKAGE\*\*

\*\*\* Paride medicide Hidre evont number en <u>efekt frate</u>ut luur keturibetriekkup (

To: Loss Miligation From: Toda 51/6en	Account Number(s)
Fax to: 1-866-709-4744	or mail to: Loss Mitigation
and the second s	233 Gibraltar Road Suite 600
	Horsham PA 19044
A de la company	Land Baran Baran San Baran Baran
ALL of the following information must be sumpl	
D Financial Analysis Form/Information	for Government Monitoring Purposes
A signed and dated copy of the Ackno-	#ledgeinent/Agréement
A signed and dated copy of IRS Form	4506T-EZ (Request for Transcript of Tax Reform). Borrowers who filed their tax returns jointly may send in

Documentation confirming occupancy - a recent utility bill in your name at the property address.

Documentation verifying expenses for Homeowners or Condominium Association Dues for condominiums and Co Ops. (Fapplicable)

Documentation to verify all of the income of each porrower. Please see the chart below for the type of documentation required for each type of

DAPE OF INCOME	DOCEMENTATION RED
Paid by an employer or short farm	Copy of two most recent pay stulis from your employer including year to date information. Pay stulis cannot be more than 90 days old.
Scir employed or receive a 1099 form	Copy of most recent quarterly or year-to-date Profit and Loss statement See Explicit A for a sample of a 3 Month Self Employment income Statement (Profit and Loss Form)
Child support or alimony*	Copy of divorce decree, separation agreement, or other legal written agreement filed with the court that shows the amount of the award and period of time over which it will be received. AND
	U Copies of two most recent bank statements verifying deposit amounts or other documentation (i e 2 copies of checks) showing receipt of child support or alimony. Dank statements cannot be over 90 days old.
Social Security, disability, death benefits, or pension:	Copy of benefits statement or letter from the provider that states the amount and frequency of the benefit.  AND  Copies of two most recent bank statements verifying deposit amounts or other documentation (i.e. 2 copies of checks)
:	showing receipt of benefit income. Bank statements cannot be over 90 days old.
Other carned income (i.e. borns, commission, housing allowance, and/or tips)	Copy of third party documentation describing the nature of the instine (i.e. an employment contract and/or printouts documenting tips) and indicating the income is not a one time payout.
Rental income from an investment property	Copy of the most recent federal tax return with all schedules, including Schedule E-Supplemental Income and Loss.  AND  Current lease agreement for the subject property.
	U AND  Copies of two most recent bank statements verifying deposit amounts or other documentation (i.e. 2 copies of checks)  Showing receipt of income—Bank statements cannot be over 90 days old.
Rental income from room rental	Sca Exhibit R for a sample of an investment Property Schedule.  U Copy of current lease agreement.
of the primary residence	AND 11 Capies of two most recent bank statements verifying deposit amounts or other documentation (i.e. 2 copies of checks) the process of income. Bank statements cannot be over 90 days old.
Unemployment.	Copy of a benefits statement or letter from the provider that states the amount, frequency, and duration of the consent.  Benefit must continue for at least 9 months to be considered.
	Copies of two most recent bank statements verifying deposit amounts or other documentation (i.e. 2 copies of checks)
Other (neome (investment, interest, dividends, etc.)	(i) Copies of two most recent bank statements verifying deposit amounts or other documentation (i.e. 2 copies or creeks)
income not specified above	Signed letter from the person(s) that contributes the income showing the amount and frequency of the income.
	Copies of two most recent bank statements verifying deposit amounts or other documentation (i.e. 2 copies of checks) showing receipt of income. Bank statements cannot be over 90 days old

\*You are not required to disclose Child Support, Ahmony, or Separation Maintenance income, unless you choose to have it considered.

if you want to sell this property, please also include:

ii Copy of the listing agreement

(1 Copy of the sales contact, if available

O Copy of the estimated Settlement Statement (HUD1), if available

Signed Third Party Authorization Form



Please be aware we will not be able to process your request until all parts of the application have been completed and all supporting documentation has been supplied.

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Page 004

JAN-3-2011 12:15 FROM SOUTH WINDSOR PUBLIC 8606447645

TO:8602411795

P.3

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	Borrawar )	Borrower 3	property  Estimated Value of Other	3 HD Telec		
	() Broployed (Compleyed	13 Ringsbyed Ej Ungraplöyed	Real Estate Owned	1	Alimony Paymoni	8.20
rose Salary/Wages	Incomé Éréquenty:	Income Frequency:	Checking Account(s) Salares	3 /400	Caild Sapport Payment	3
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come/Alimany Interior	3 200	\$			Medical Insurance	منز ق
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existence property	0	3.		ļ.	Spending Money	\$ 106
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Other (investment, fricome; royalties, interest, devidends, etc.)	s mod	K *			lenumice - Hacard. wind, flood etc (if not secreted and included in your current mortgage payment)	3.000 PM
			1		Other	3
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You	yon imitide income i are not required to also	include Symblad of ig expensive from a bouseho inse Child Sippert, Alienco Mandalettenak	rponies from the commer a lid member who a sion a bon V or Separation Michigana parce is assessed, presented	o co-corrover (11 arty), syer, ploses specify using a income, unless year chains da au ail deliveral pages (11	reported page (f necessary), to have it considered by rein to have it considered by rein to have the chief all that a	ener
	Thaying difficulty of			int pittienines erenteu i Rary Service	Payment Ad	
Burrower Death     Illness of Borrower	<u>อื</u>	Reduction of Theores  Excessive Financial Obli (Examples may be large a credit card debt, or college psyments)	gations (4 1)n	Racy Service umpligatess	Ownership?	remains is Pending (If the process of heirg
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Page 005

JAN-3-2011 12:16 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO: 8602411795

P. 4

ACKNOWEDOE	MENT AND AGREEMENT
	Account Number
	Account Number Charles 18445

In making this request for consideration to review my loan terms LWe certify under penalty of perjury;

That all of the information in this document is truthful and the event(s) identified is/are the reason that I/wa need to request a modification of the

terms of my/our mortgage loan, short sale or deed-in-lieu of foreclosure.

I/we understand that the Servicer, the U.S. Department of the Treasury, or its agents may investigate the accuracy of my/our statements and/or may require me/us to provide supporting documentation. I/we also understand that knowingly submitting false information may violate Federal law.

I/we understand the Servicer will pull a current credit report on all horrowers obligated on the Note.

I/we understand that if I/we have intentionally delaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my/our

If we understand any fee to validate the value of the property will be assessed to the account.

- I/we have not received a condemnation notice; and there has been no change in the ownership of the Property since I/we signed the documents for the mortgage that I/we want to modify.
- I/we certify that I/we will obtain credit counseling if it is determined that my/our financial hardship is related to excessive debt. For purposes of the Making Home Affordable program, "excessive debi" means that my/our debi-to-income ration after the modification would be greater than

I'we am willing to provide all requested documents and to respond to all Servicer questions in a timely manner.

I/we understand that the Servicer will use the information in this document to evaluate my/our eligibility for a loan modification or short sale or deed-in-lieu of forcelesure, but the Servicer is not obligated to offer me/us assistance based solely on the statements in this document.

Uwe agree that any prior walver as to payment of escrow items in connection with my/our ionn has been revoked.

- If we agree to the establishment of an excrew account and the payment of excrew items if an excrew account never existed on the loan.

  If we agree to the establishment of an excrew account and the payment of excrew items if an excrew account never existed on the loan.

  If we agree to the establishment of an excrew account and the payment of excrew items if an excrew account never existed on the loan.

  If we understand that the Servicer will collect and record personal information, including, but not limited up, my/our name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. If we understand and consent to the disclosure of my/our personal information, and the terms of any Making Home

  Affordable Agreement by Servicer to (a) the U.S. Department of the Treasury, (b) Fanne Mae and Freddie Mae in connection with their reproposibilities under the Homeouner of Englishibits and Stability Plan. (c) any invastor insurer, assemble or extended that are a servicer than a servicer that are a servicer than a servicer than a servicer that are a servicer than a servicer than a servicer than a servicer that are a servicer to a service that are a servicer to a servicer that are a servicer to a service that are a servicer to a servicer to a service than a servicer than a servicer than a servicer to a service that are a servicer to a servicer to a service that are a servicer to a servicer to a service that a servicer to a service that a servicer to a service that a service that a servicer to a service that a service that a servicer to a service that a s responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guaranter or servicer that owns, insures, guarantees or services my/our first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD certified housing counselor.

I/we agree that to be considered for the Making Home Affordable program all required documentation must be received no later than 7 business days prior to the scheduled foreclosure sale date. If the property is in the state of Florida, a complete package must be received 30 business days prior to the scheduled forcelosure sale date.

I/we understand the Servicer will not refer the account to foreclosure or conduct the foreclosure sale if already referred, while it is being reviewed for the Making Home Affordable program unless required by your investor. The review will not begin until all required documentation is received.

My/Our property is owner occupied; I/we intend to reside in this property for the next twelve months.

My/Our property is not owner occupied. Borrower Signature

Co-Borrower Signature

Date



Please be aware we will not be able to process your request until all parts of the application have been completed and all supporting documentation has been supplied.

If you have questions about this document or the modification process, please call us at the phone number listed on your monthly occount statement. If you need further counseling, you can call the Homeowner's HOPETM Hotline at 1-888-995-HOPE (4673). The Hotline can belo with questions about the program and offers free MUD-certified counseling sorvices in English and Spanish.



## **NOTICE TO BORROWERS**

Be advised that you are signing the following documents under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income will subject you to potential criminal investigation and prosecution your nome, narosnip circumstances, and/or income will subject you to potential criminal investigation and prosecution for the tollowing crimes: perjury, talse statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing the enclosed documents you certify, represent and agree that:

"Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the program, are true and correct."

If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affliated with the Troubled Asset Relief Program, please contact the SIGTARP Hottine by calling 1-877-81G-2009 (toll-free), 202-622-4859 (fax), or www.sigtarp.gov. Mail can be sent to Hotling Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.



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JAN-3-2011 12:16 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO:8602411795

P.5

Second Security number   Second Security num	REQUEST FOR MODIFICATION AND AFRIDAVIT (RMA) page 1  Loan I.D. Number BORROWER  BORROWER  BORROWER  BORROWER  BORROWER	COMPLETE ALL TH COMPLETE ALL TH cer GMAC  CO- Co-borrower's name  Social Security number  Homo phone number with a/e	ING HOME REEPAGES OF THI	S FORM S FORM
Service   GMAC	REQUEST FOR MODIFICATION AND AFRIDAVIT (RMA) page 1  Loan I.D. Number BORROWER  BORROWER  BORROWER  BORROWER  BORROWER	COMPLETE ALL THE CO- CO-borrower's name  Social Security number  Homo phone number with ale	REE PAGES OF THU	S FORM
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BORROWER BORROWER CO-DORROWER	BORROWER Borrowers name Todd 51/ber	Co-borrower's name  Social Security number  Homo phone number with ale	BORROWER	Date of Birth
Co-borroyer's name   Total STISE   Date of pinh   Social Security number   Date of birth	Bonowa's name Todd SMBER	Co-borrower's name  Social Security number  Homo phone number with a/e	BORROWER	Date of Birth
Social Security number  Out - 19 + 12	Social Security number  044-24-22-26  Date of bins / 28	Homo phone number with are	es de c	Date of birth
Home phone number with atea code				
Cell or work number with sees code    Coll or work number with area code	Home phone number with area code		á code:	· · ·
The property is my:	Coll or Work humber with area code 2 54ME	Colf or work number with area	code	50.70
The property is my:    Powlary Residence	want to; Kepp the Property	☐ Sell the Property		
Mailing airdiness 73 For the in Pul South Lorind SV C 50074 Sulfar. Spokes & Jahrs Let Property address (if some as mailing address, just write same)  The property listed for sales   Dive   D	The same of the sa	☐ Second Home	[] Investment	
Property address (if same as mailing address, but write same)  State property listed for sales   Dive, Divo.	The property is: E Owner Occupied	Renter Occupied	☐ Vacant	Metallicity .
Step property listed for sale;   Des.   De	Mailing addiess 73 Fortham Pd. South wind out	C+06074	5ilber S	pudes e yahis. Cel
Index you received an office on the property?   Sixes   Sixth   Date of offer   Amount of offers   Amount of offers   Amount of offers   Agents Phone Number:   Ose At Lost   Sec   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At Lost   Agents Phone Number:   Ose At Lost   Ose At L	Property address (if same as mailing address, Just write same):		mail address	<i>y</i>
Ido   Dender does   Pale by condo or HCA   Is the policy current?   Expest   Inc.   Name of Instrumet Co:   Stell   FACE   Inc.   Name of Instrumet Co:   Stell   FACE   Instrument Co:   Stell   Instrument Co:   Stell   FACE   Instrument Co:   Stell   Instrument C	Construction advantage Market	Counselor's Name: Agency Name: Counselor's Phone Number;	The MENY	LOSV YEU OF
How you filed for bankrupicy? Dyes DNo styes Ochapter? Ochapter? Hilling Date: Has your bankrupicy been discharged? Dyes DNo Bankrupicy case number  Additional Liens/Mortgages or Judgments on this property:  Lien Holder's Name/Servicer Balance Contact Number Loan Number  HARDSHIP AFFIDAVIT  I (We) am/are requesting review under the Making Home Affordable program. I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):  My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, décline in business earnings, death, disability or divorce of a borrower or co-borrower.  Diffy expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.  Diffy cash rescues, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.	Who pais the test estate for Bill on your property?  □ I do . Likender does . □ Paid by condo or HCA  Are the faxes current? □ Test : □ No  Condominium or HOA fees □ Yes : □ No \$  Paid to:	I do Dender does IP Is the policy current? IYes Name of Insurance Co.	aid by Condo or H □ No.	OA.
HARDSHIP AFFIDAVIT  I (We) ain/are requesting review under the Making Home Affordable program.  I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):  My household income has been reduced. For example: unemployment, underemployment reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower.  I My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.  I Other:		JChapter 13 Filing Date:		
I (We) am/are requesting review under the Making Home Affordable program.  I am having difficulty making my montally payment because of financial difficulties created by (check all that apply):  My household income has been reduced. For example: unemployment, underemployment; reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower.  I My expenses have increased. For example: montally mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.  I Other:	Additional Liens/Morigages or Judgments on this property:			
I (We) am/aric requesting review under the Making Home Affordable program.  I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):  My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, decline in business carnings, death, disability or divorce of a borrower or co-borrower.  I My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.  I Other:	Lien Holder's Name/Servicer Bálance	Contact Numb	oer	Loan Number
I (We) am/aric requesting review under the Making Home Affordable program.  I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):  My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, decline in business carnings, death, disability or divorce of a borrower or co-borrower.  I My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.  I Other:				······································
I (We) am/aric requesting review under the Making Home Affordable program.  I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):  My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, decline in business carnings, death, disability or divorce of a borrower or co-borrower.  I My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.  I Other:	વાજાગાવાયા	AGEIDAVIT		
My household income has been reduced. For example: unemployment, underemployment; reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower.  I My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.  I Other:	! (We) sim/are requesting review under	the Making Home Affordable o	rogiam. ed by (check all th:	at apply):
reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.  I Other:	My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, decline in business earnings,	My monthly debt payment	are excessive and	I am overextended with
	I My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs; unhistined losses, increased utilities or property taxes.	my current mortgage paym		
explanation (continue on back of page 3 if necessary)	□ Other:			
	Fynlanation (continue on back of page 2 if negetizan).			

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Identifier:0602198843

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Imprint ID

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JAN-3-2011 12:17 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO:8602411795

P.6

	#35500 918 <b>843</b>
. REQUEST FOR MODIFICATION AND AFFIDAVIT (RMA) Dage 2	COMPLETE ALL THREE PAGES OF THIS FORM
INCOME/EXPENSES FOR HOUSEHOLD	Number of People in Household:
INCOME/EXPENSES FOR HOUSEHOLD)	Number of Yeopte in Household:

		Monthly Household Ex	penses/Debt	Househol	d'Assets
Monthly Household  Monthly Gross Wages	S 3 and 5	First Mortgage Payment	\$ 1496.88 1433	Checking Account(s)	\$ 1900
Overtime	5	Second Mortgage Payment	5	Checking Account(s)	5
Child Support / Alimony / Separation <sup>2</sup>	5	Insurance EXCADI	12493	Savings/ Money Market	\$
Social Socurity/SSDI	3	Property Taxes	\$ 112	CDs	5 ~
Other monthly income from pensions, annuities or retirement plans	3	Crecit Cards / Installment Loan(s) (total minimum payment per month)	\$	Stocks / Bonds	3
Tips, commissions, bonus and self-employed income	3	Alimony, child support payments	\$ /	Other Cash on Hand	5 1008 W
Rents Received	3	Not Rental Expenses	3	Other Real Estate (estimated value)	\$ /
Unemployment income	52834	HOA/Condo Fees/Property Maintenance	5	Other	\$
Food Stamps/Welfare	5	Car Payments	5,209	Other	مسر ا
Other (investment income, royaltics, interest, dividends etc.)	S BOD Resident Contability	Other CAR TOURM()_ Fixed + Electris + 645 - Food Rangel	\$ 10 <b>90</b>	Do not include the value retirement plans when pension funds, annuito	e of life insurance of calculating assets (401k, s, IKAs, Keogh plans, etc.)
Total (Gross Income)	5 3/34.00	Total Debt/Expenses	\$ 3288.00	Tátal Assets	\$ 7400

## INCOME MUST BE DOCUMENTED

Include combined income and expenses from the borrower and co-borrower (if any). If you include income and expenses from a household member who is not a bollower, please specify using the back of this form if necessary.

Pyou are not required to disclose Child Support, Allmony or Separation Maintenance income, unless you choose to have it considered by your servicer.

## INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation, if you do not furnish ethnicity, race, or sex, the lander or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish

to furnish the ir	nformation, ples	se check the box below.		
BORROWER	∏ do not wi	sh to furnish this information	CO-BORROWER	🞵 ! do not wish to furnish this information
Ethnicity:	☐ Hispanic o	Latino	Ethnicity:	☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race:	☐ American I ☐ Asian ☐ Black or Af	ndian or Alaska Native rican American vaiian or Other Pacific Islander	Race:	□ American Indian or Alaska Native     □ Asian     □ Black or African American     □ Native Hawailan or Other Pacific Islander     □ White
Sex:	☐ Female ☐ Male		Sex:	□ Femalę □ Male
		be completed by interviewer		Name/Address of Interviewer's Employer
This request w		Interviewer's Name (print or type)	& ID Number	
□ face-to-face □ Mail	e interview	Interviewer's Signature	Date	
☐ Telephone ☐ Internet		Interviewer's Phone Number (incl	ude area code)	ome 2 of

Doc 9025-3

Pa 8 of 27

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Exhibit N

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01/03/11 12:41:52

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Page 008

JAN-3-2011 12:17 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO:8602411795

P.7

#### REQUEST FOR MODIFICATION AND AFFIDAVIT (RMA) (page 3)

## ACKNOWLEDGEMENT AND AGREEMENT

In making this request for consideration under the Making Home Affordable Program, I certify under penalty of perjury: In making this request for consideration under the Making Home Affordable Program, I certify under penalty of perjury:

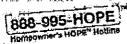
- That all of the information in this document is truthful and the event(s) identified on page 1 is/are the reason that I need to request a modification of the terms of my mortgage loan, short sale or deed in-lieu of foreclosure.
- 2 Lunderstand that the Servicer, the US. Department of the Treasury, or their agents may investigate the accuracy of my statements and may require me to provide supporting documentation. Lalso understand that knowlingly submitting false: information may violate Federal law.
- 3. Lunderstand the Servicer will pull a current credit report on all borrowers obligated on the Note.
- funderstand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my home.
- 5. That my property is owner-occupied, lintend to reside in this property for the next twelve months. Thave not received a condemnation notice; and there has been no change in the ownership of the Property since lisigned the documents: for the mortgage that I want to modify
- 6. Lam willing to provide all requested documents and to respond to all Servicer questions in a timely manner.
- Z. Lunderstand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me assistance based solely on the statements in this document.
- 8. Lam willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
- 9. Lunderstand that the Servicer will collect and record personal information, including, but not limited to, my name; address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by Servicer to (a) the U.S. Department of the Treasury (b) Famile Mae and Freddle Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor of servicer that owns, insures, guarantees of services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable, and (e) any HUD-certified housing counselor.

2.	- Branch - B	14/24/2010
	Borrower Signature	Date
ķ.	· · · · · · · · · · · · · · · · · · ·	
	Co-Borrower Signature	Date

#### HOMEOWNER'S HOTLINE

If you have guestions about this document or the modification process, please call your servicer.

If you have questions about the program that your servicer cannot answer or need further counseling. you can call the Homeowner's HOPE\* Hotline at 1-888-995-HOPE (4673). The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.



#### NOTICE TO BORROWERS

He advised that by signing this document you understand that any documents and information you submit to your servicer in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjuty, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and ventication. Any potential misrepresentation will be referred to the appropriate law

enforcement authority for investigation and prosecution. By signing this document you certify represent and agree that: Under penalty of perjury, all documents and information I have provided to Lender in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct.

if you are aware of fraud, waste, abuse, mismanagement or mistepresentations affiliated with the Troubled Asset Relief Program, please contact the SiGTARP Hotline by calling 1-877-SK-2009 (toll-free), 202-622-4559 (fox), or www.sigtarp.gov. Mali can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220. 12-12020-mg Doc 9025-3 Filed 08/17/15 Entered 08/17/15 17:09:27 Exhibit N

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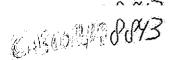
Page 009

JAN-3-2011 12:18 FROM: SOUTH WINDSOR PUBLIC 8606447645

T0:8602411795

P.8

Financial Hardship Letter.... Number 3... 12/24/2010 Financial Hardship Letter.... Number 3... 12/24/2010



To Whom it may concern,

In July of 2009 I lost my job. I stayed on top of my mortgage until Nov. of 2009. Since then I have written GMAC countless please, hardship letters. And 3 modification application, I have begged and pleaded for over a year. No modification has been granted (worst part is if a modification was granted a year ago I could have been paying modified payments all this time).

Never the less I will not beg and plead with another letter. I will happily include the first 2 financial letters I sent you at the beginning of the year. But if my words and pleads in those went un-noticed nothing else I can say to 'YOU' will help motivate you to grant me some kind of help.

Everyone needs help sometimes.... Even GMAC has received 3 ball outs granting over 9 billion. GMAC was expected to give back in return to people like myself, but its no secret the program is way short of the 80% approval rate expected.

I am still having difficulties; however Federal Legislation Has passed yet another extension for unemployment... It is substantial income at this time that provides for me and my 2 daughters as well could be paying modified payment. (its how I paid my forbearance payments for 6 months without any problems... well on my end anyway...)

Understand me not simply giving in, or caving under the threat of foreclosure, to rather stand up and defend myself by writing constant letters to various Congressman, Senators, HUD councilors, and FHA has taken much time and effort. Spending countless hours, and endless energy and effort Studying FHA/HAMP/ Federal protocol revolving around Bailouts, Foreclosure, and everything else has only made me more determined to fight GMAC the end. And though it has taken a toll on me mentally, and physically, and emotionally, The grievances, mental stress and pain and suffering is nothing compared to the pain and hardship I will face if I lose this house.

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JAN-3-2011 12:18 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO: 8602411795

P.9

Identifier:0602198843

01/03/11 12:43:07

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#### GMAC LOSS MITIGATION. 1-23-2010

To Whom it may concern.

This letter is included in my 2<sup>rd</sup> attempt at a modification to my loan. I need YOUR HELP, Theed a small modification on my home so I may keep my house. Please Help me.

In this letter i hope you see that I am doing everything I can to reduce my overhead and cost of living. I hope you will find compassion As I inform you of personal and family life. I hope this serves enough evidence that I can and will keep my house. I will do anything and everything in my power to hold onto this. In the end I hope this letter will show enough supporting evidence that with GMAC's help and aid we can afford to keep this house.

WHAT AM I DOING: Last time Lapplied (12-11-2009) I had an overhead of over \$4000 dollars. I have shaved nearly \$1000 off of this, I got rid of one of the family's cars reducing gas, insurance and maintenance cost. Now a family of 4 sharing one car is tough, but it's a sacrifice we found necessary. Also we recently have filed for energy assistance. In the spring/summer months our utilities are only around \$180 combined (gas and electric). Though through winter it shoots up, with energy assistance we can get the aid we need through the winter months, this reducing our overhead. Also we have signed up with Oirect energy to provide cheaper electricity, guaranteed to reduce our electric bill by 15-20%. On Feb 1" we will be applying for Ct, food stamps. As of Feb 1" the household will be under the income level and should be able to receive assistance.

As for the credit card dept, I have talked to a few friends and counselors at agencies. It seems i should stop paying them, go a few months behind and then work with a counselor to get a big reduced payment. I am being told I can cut my credit card payments 75-80%, in the mean time I have cancelled credit cards. I AM NOT PROUD OF THESE THINGS. I am not proud I have to stop paying my credit card companies for a few months. I am ashamed I have to ask for energy assistance and food stamps. But I have come to realization that it's not a hand out, its help for a family that need's it right now, And though I am ashamed, to save my house I will do whatever it takes. Please understand that with a modification to my loan I can and will make it work.

WHAT COULD I AFFORD: Like the banking industry the car industry has taken a tough hit? I am trying to find a better job to provide a more secure future for my family outside the auto industry. And by better I do not mean more money, I mean a job that does not have a high risk of lay off. Now yes currently I am still seeking employment in the Auto Business, main reason I cannot find a job that will pay the same money with my current education level only being a GED. And though the auto business paid great, people who are staying in it are taking pay cuts. Places I have interviewed for are not paying nearly as

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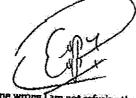
Page 011

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TO:8602411795

P. 10



much as they used to. Don't get me wrong I am not refusing these positions; it's just that I am not being chosen for them. But if I do land a job back at a Dealership, I still will need a modification on my loan as the pay in the auto business has dropped and steadily dropping since 2006. With all the dealerships that have closed it's much harder to compete for a job.

Now it is not GMAC's problem or responsibility to help me find a job. But my point is this... There are other jobs to reduce the chances of this happening again. Currently MASS. Unemployment has school/educational programs that would allow me to continue to get my financial insurance benefits and at the same time go to school, to further my education, get a degree or a certification in another field. Now most of these other fields will not pay the same compensation as the auto business. But these other fields such as Nursing or Culinary have a more hi demand and with certification, finding and maintaining employment would be a lot easier then the auto business. But this is not an option unless i could reduce my overhead, if GMAC could reduce my mortgage payment. Getting this help right now would provide more for my family and future securities.

GMAC also needed help at one point did they not? Recently didn't GMAC get 3.8 billion from the U.S. Government? 3.8 billion..... You're really going to tell me GMAC can't give me a small loan in good faith after getting 3.8 billion. There isn't a program for me to reduce my payments by \$300-500 monthly? Nothing under the HAMP law I can qualify for? Or lower my interest rate? I pay my taxes. So if that aid GMAC got came from tax payer's money, I actually gave you help and now need some in return...

I do not even care if you make my loan a 35year loan, 40 year loan. Take the reduction monthly amount and add it to the end of my term. Whatever you can do to help me reduce my mortgage payments to KEEP MY HOUSE will help me. I am begging you. I need your help, please. I promise you, I GIVE YOU MY WORD! I will make it work, weather back to the auto business, or going into a new field. I beg you to give me a chance and give me a modification of some kind I will make it work.

AND ULTIMATELY YOU HAVE NOTHING TO LOSE. If you were to foreclose on my house tomorrow, you now own a house that is severely under water. If you took the time to research what the houses in this neighborhood are worth or what they are selling for after they sit. You will find you will lose 10's of thousands.... However if you allow me to keep my house and give me some kind of modification, payments can start rolling in again on a regular basis. (FYI on January 19<sup>th</sup> I offered to make a partial payment of my past due amount, I told your employee I could afford a \$1400 payment at this time. She told me if I could not pay the full \$1990 then it would not show for anything and would not stop the foreclosure review, point is I tried to give you something, that 'something' is now in a small dated envelope with "attempted to pay \$1400 on this day"... }

Anyway with a modification I can start making regular payments again. BUTI let's say for whatever reason, 10 months from now I go backwards again and can't pay the modified payments. WHAT HAVE YOU REALLY LOSS????? Nothing... the housing market can't get any worse or that much worse in 10 months per say, so chances are it would get better. Plus you got 10 more months of payments. But ultimately you lose nothing by giving me a modification and giving me a chance in good faith to pay it... I JUST NEED A CHANCE, Please I promise you I could make if work with a \$400-500 adjustment... please.

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P.11

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You got 3.8billion from the Government. You got ald when needed, I am asking for a small miniscule fraction of that help.

WHY SELLING MY HOUSE IS NOT AN OPTION: I no longer have the good credit to move forward in buying a cheaper house. If GMAC said "Todd we will guarantee you a loan for X amount so you could by a more affordable home". I would sail this house and buy a cheaper one. (Well it would have to meet a few criteria mainly staying in this school system), but GMAC isn't about to offer this are they?

Please do not think I own some big house do the amount I pay in taxes or what I owe. Do not misunderstand the situation. My taxes may be high and South Windsor Ct. may be looked upon as a "rich" town. But we have a very small house in the outskirts of this town. We can't even get a speed limit sign or watch for children sign on our road. If you go to 99% of the other neighborhoods in this town the house's are larger, they have sidewalks, street signs, street lights. We have broken curbs, sand for our lawn, and pot holes every 30 feet. We bought a small house in this town appose to a larger house in a neighboring town for one reason..., education. Our children's education is very important to me and my flancée. We cannot and will not leopardize that in anyway. We have come too far and overcome too many hardships to go backwards now. I am the sole provider for my biological daughter as well as my flancées daughter (who is 15), decause her biological father is in jail and has not supported his daughter in any way shape or form in over 14 years. He owes over 30k in past due child support.

When I met my flancée 10 years ago she and her daughter (5 years old at the time) were twing in real tough conditions. And yes I was in a tough place as well. I took them in, and together we made a family, in a short time we had another daughter together and the 4 of us lived in a 1 bedroom apt. In a real rundown neighborhood. We had a stove that didn't work, a shower that the entire tile had rotted and you could see the pipes in the wall. At the time the 5 year old was going to a school with teachers who did not care, and with other children who picked on her mentally and sometimes physically causing us to have to get the police involved on more than one occasion. For 6 years we struggled, we fought, kicked, and climbed our way out of the hole and finally into the house we currently live in and have been in. We have come from the lowest of the lowest and going back to that is not an option. We were so desperate to find a house that when I first purchased this house, my first loan agreement had a 30% belloon payment at the end of a 15 year note. But at that time I took Whatever I could, I had to \_\_But | was lucky enough to start striving in the auto business and was able to fix my credit and move forward and get a refinance. At the same time, my children attended and are still currently attending good schools with teachers who care and other students who are kind and caring. So going backwards even a small step is not an option when it comes to my children's education. And so I humbly once again ask you to consider this, a small modification in our loan helps greater than you think. Please do not try to take our home away.

WHATEVER IT TAKES: I have filled this letter with personal information on why keeping this house is so important to us, information on how I have reduced a lot of overhead. And also information on how I KNOW I COULD MAKE IT WORK, if we just got a little help. And as much as I like to think GMAC does not want to take my house away and will do everything they can to work with me. I fear this is not true so I will close with this... This is not in any way a threat of any kind, I am humbly asking GMAC to help us with

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P.12

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a modification. But If you ultimately decide you WILL not help me, if you plug numbers into a small computer and that's how you review this case.... I will seek out any help I can and fight you to the very end. I am already signing up with Connecticut housing, and will be working with someone on foreclosure prevention. I am currently awalting some more information about the HAMP programs/laws.

I will not lose this house easily and I WILL NOT consider selling it. I have plenty of fight in me. I will speak and tell my story to whoever will listen. Congressman, media, lawyers, foreclosure Judges, 1 am prepared to talk to anyone who will listen or anyone GMAC puts me in front of. With this letter in hand, and other documentation here as well as logs and a journal of all conversations I have had with GMAC employees, I am prepared to plead my case to anyone I have to or anyone who will listen.

## IT COMES DOWN TO THIS!

With the HAMP programs and laws out there, with modification programs available backed by the US government, with the 3.8billion dollars GMAC received recently. I find it very hard to believe that there is not some sort of program out there that I qualify for, I find it impossible GMAC cannot offer me any aid. You really have nothing to lose ....

And in the end if GMAC decides NOT to help me, I am positive that someone I speak too or someone who reviews this document, after I exercise all resources and mall all the letters I can mall. I am positive someone out there WILL step in and help me keep my home if my mortgage company fails to do so. I have not lost faith in this wonderful country or the laws or the judicial system. I still believe ultimately people will do what is right. Someone will step in and not allow you to take my home, after I have offered multiple suggestions, evidence and options on how I could keep my home. And how I have worked so hard to achieve it in the first place.

Sincerely,

Todd Silber

860-922-4156

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Form 1040 (2009)

Exhibit N

012/18843 SILBER Form 1040 (2009) 38 Amount from line 37 (adjusted gross income)
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if: Bippies was been before January 2, 1845, Blind checked 51,440 Tax and المرافقة فالمستان وأفرو ومروروورو **Credits** Standard Deduction for -io Bérricos do Bancores Johan er you were a chartefalla after, son hall and check here 40a Hamited deductions (from Schedule A) or your standard deduction (see left margin) 40a 18,121 40a Hembed deductions (from Schedule A) or your standard deduction (see let margin) 10,121 People who check any box ori 40a If you are increasing your standard deduction by pentaln real estate faces, new motor vehicle ine 398, 39b, or 40b or who can be daimed as a dep., see inst. Sobirect line 404 from line 38

Accomptions. If line 38 is \$125,100 by less and you not provide housing to a Microshem 44 33,319 42 displaced individual, multiply \$3,850 by this number on the 5d. Otherwise, and the instructions 14,600 Taxable Income. Subtract and 42 from the 41. If the 42 is more than tine 41, order -0-18,719 43 EAR Mhere 2,211 Tax (see Inst.), Check if any tax is from: a Form(s) 8814 b Form 4972 ...... 44 Atternative minimum rates his 25 pp. August 18 COPY, and insert and 45 COPY, Single or Married 45 95. filing separately; 2,211 Foreign tax crods: Attach Form 1118 if required 47 \$5,700 Credit for child & dependent care expenses. Attach Form 2441 48. 48 Married filing fointly or Qualifying widow(er). \$11,400 Education credits from Form 8883, find 20 40 44 80 Child has credit (see Instructions)
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One credit bein Point: a 3800 6 8601 6 2,,000 81 62 .52 Head of household, \$8,350 53 2,000 Add lines 47 through 53. These are your total credits Subtract line 54 from the 48: If line 54 is more than line 46, enter -0-211. Self-employment tax: Allech Schedule SE
Uprepared social security and Medicare lax from Form: a 14737 b 18319 55 Other 57 Additional (23 on IRAS, Other qualified retrement plans, etc. Allach Form 5228 if required Additional taxes: a AEC payments b Househoot amployment taxes. Attach Schoolule H Taxes 68 89 211 Add lines 55 through 59. This is your total tax 3,442 Federal Income tax withheld from Forms W-2 and 1099 **Payments** 61 2009 exemitted this payments & arms. applied from 2000 return 82 32 400 63 Missing work pay and growners refree credits. Assert Screenis M. If you have a Corned Income Crodit (EIC) 843 qualifying child, ettach Schedule EIC Nepterable combat pay election [646]
Additional child tax credit. Attach Form 8812 (c) 3 85 Refundable Education credit from Form \$863, (inc. 16 36 66 Pirst-time homebuyer credit. Attach Form \$405 67 Amount paid with request for extension to file (see instructions); Excess social auturity and tier I RRTA in withheld (see inst.) Credits from Form: # 2439 15 4136 /c 8601 d 8685 70 Add lines 81, 82, 63, 84s, and 85 through 70. Those are your total payments. 3,631 If line (1) is more than tine 60; subtract line 60 from line 71. This is the amount you overpald 72 Refund 73a. Amount of line 72 you want refunded to you: If Form 8888 is attached, check here. . . . . . . . Direct 2 1 1 1 7 0 1 0 1 F c Type X Checking 1 0 0 0 1 9 6 5 4 4 4 3 > b Rouling no. Account no. Amt. of line 72 you want popping tayou 1014 seamestons ) (all Amount you own. Subtracting 72 found in 653 Following an appending Amount 76 Estimated lax penalty (see instructions) You Owe Third Party Oo you want to allow another person to discuss this return with the IRS (see instructions)? . . . X Yee, Complete the following. No. 860-242-4330 Parent ▶ 33179 PER >CLYDE TRIUMPH Designee common action see and appearants, and to the best of my known or ponenties of parkers. I declare that I have experienced fine call, we have connect; and complete. Declaration of precious (other Sign Daytime phone number Your occupation Your eignature> 02/24/140 Here Joint rotum? See instructions MARKETING MANAGER Spouse's occupation Keep a copy for your records. Date Socrat's condure. Ya joint lifting Pronarar's SSN or PTIN Date Check if Preparer's aignoture moloyed -3179 Pald EN 46-050795 Firm's name (or yours)
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810-omfield, GT 06002-2457 Proparer's Phone no. Use Only 860-836-0036 Form 1040 (2009) NA 09 10402 TVF 32878 35 Domestic production activities ded, Attach Form 8903 .... 35 36 Add lines 23 through 31a and 32 through 35 Subtract the 36 from line 22. This is your adjusted gross income ... 37 51.440

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Page 018

JAN-3-2011 12:21 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO:8602411795

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http://www.mass.gov/7page117-e/woterminatecl\_-4&14-Home&L1-...



Home > Claimants > Unemployment Insurance (UI) > Information on Unemployment Insurance Extendions >

**RELATED LINKS** 

Pederal Stimulus Benefits

## Overview of Latest Extension Benefits

Updated Docember 23, 2010.

Dygrylow

On December 17, 2010, President Ohuma sizaed legislation extending the Emergency Unemployment Compensation (EUC) - and federal-state Extended Benefits (EB) programs through January 3, 2012. The bill will extend the deadline by which claimants can apply for EUC and EB benefits but does not add any new weeks of benefits:

The Massachusetts economy has been stoadily improving and the 3-month average "unemployment rate" has dropped significantly. Massachusetts will therefore po longer be eligible for the final EUC Tier IV. The maximum potential weeks of benefits will drop from 99 to 93 weeks. Claimants exhausting Tier III of EUC after the week ending December 18, 2010 will not be slightle for Tier IV benefits but can apply for the Extended Benefits (EB) program.

Weekly Payments: The DUA system is now ready to process weekly claims for this kitest EUC extension. Claimants who have continued to certify for weekly benefits should not experience an interruption in their UI benefit payments. A small number of clippole claimants, including those who have not continued certifying for weekly benefits, may require minor adjustments to their account, and will be notified by mail and/or automated phone calls on what action to take. We advise claimants to check our website for updates and send us an empli if they have a question.

The chart and frequently asked quotions below provide more information about the various benefit programs, benefit ters, application deadlines and expiration dates affected by this legislation.

?rogr≇m	Number of Weeks		Last Payable Week
Rosengency Unemployment Compensation EUC) Tier 1	Up to 20 weeks	Must exhaust UT on the before 12/24/11 Last effective data for Tier 1 is 12/25/11	D6/09/12
Emergency Unemployment Compensation EUC) Tier is	Up to 14 weeks	Must ordinust Tier I on or before the w/c 12/31/11	06/09/12
Emergency Unemployment Compensation (EUC) The III	Up to 13 weeks	Must exhaust Tier II on or before the w/c 12/31/11	06/09/12
Emergency Unemployment Compensation (EUC) The IV (is no inager available in Massachuseits)	lip to 6 weeks	Fig. 1V is triggering off in MA as of the w/e 12/18/10 Fig. 1R must have completely othersted by 12/18/10	
Federal-State Extended Benefits (EB)	Up to 20 weeks	Last effective date to file for EB is 01/22/12 Must exhaust all rights to EUC Tiers I, II, III (and IV) - must still be riggered	61/28/12
Federal Additional Compensation (FAC) This program has ended.	Additional \$25,00 per week	Claim must have an effective date of 05/23/10 or earlier	12/11/10

#### Part-Time Work

The legislation included provisions that allow individuals who accept part-time or temporary work while claiming benefits to continue receiving extended benefits under certain excumstances even when they qualify for a new Unemployment Insurance claim based on their part-time or temporary work. This legislation applies to claimants who meet the following requirements:

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JAN-3-2011 12:22 FROM SOUTH WINDSOR PUBLIC 8606447645 Overview of Latest Extension Benefits

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- · whose benefit year ends in or after July 14, 2010. This legislation is not retinactive for claimants whose benefit
- whose bond it year ends on in after 1/1/2/24, 2010. The hypelation is not retroactive for chammas whose benefit year ends before July 24, 2010.

#### Connitions of EUC and EB

The Foderal Emergency Unemployment Compensation (EUC) program offers separate benefit fors to claimants who have exhausted their register manufloyment insurance bonefits.

Bidanded Beniglin. A supplemental program that pays extended compensation, during a period of specified high unemployment.

#### Frequently Asked Greetons

- 1. I was just approved for regular unemployment benefits. How many weeks will I be elleiche in collect? The auximum potential works of benefits it now 93 works (26 works of regular state benefits, 47 weeks of Emergency Unemployment Compensation (BUC) and 20 weeks of Extended Benefits) as Massachusetts is no lingui allowed to offer the final 6-week Tim IV of the federal Emergency Unemployment Compensation benefit program, Please note that not all claimants are eligible to collect the maximum potential weeks of benefits.
- 2. What happens after liexhaust Tier HI benefits after the week ending December 18, 20107 Under ELC law, Massuchusells has "traggered off" Tier TV benefits the week ending December 18, 2010 dee to the improving beal economy and the corresponding drop in our "unemployment rate" (see #3 below for explanation). As a result, you will not be able to move beyond Tier III as Tier IV is no longer available in Massachusette, However, you may be eligible to apply for up to 20 weeks of benefits available from the Extended Benefit program. Please be aware that the Commonwealth of Massachusetts and portner organizations offer a wide yarkty of services - from basic needs, health care, controlling, employment and training assistance and more - to assist and block who have exhausted or will soon exhaust their unumployment insurance claim. Learn more about Assessment Programs.
- 3. Why did EUC Tier IV expire is Massachusetts? States with a 3-month ainsonally adjusted total unumployment rate of at lean 8.5% are eligible for up to 5 additional weeks of Ter IV benefits. The Massachusens seasonally adjusted total unemployment rate for August, September, and October 2010 were \$8%, \$.4%, and \$1% respectively. The three-mouth seasonally adjusted lotal. unumployment rate for those three months in Massachusetts was 8.4%. Hence, the condition for Tier IV benefits it no longer met affective the week ending December 18, 2010.
- 4. I am currently receiving Ner. IV benefits. Now that Ter 4 has expired in Massachusetts, will I be able to continue receiving these herefits?

If you're receiving EUC Tier IV benefits as of the week ending December 18, 2010, you will be able to collect the bulance in your 1 in IV account. You may then apply for federal-state Extended Benefits (EB).

5. I have exhausted EllC The IV and federal state Extended Benefits (EB) - what other benefits or options are available to me?

Unfortunately, there are no additional benefits available to claimants who have exhausted all EUC iters and HB bonoms. I least be aware that this Commonwealth of Massechuseus and partner organizations offer a wide variety of services - from basic needs, health care, counseling, employment and training assistance and more - to assist addividuals who have exhausted or will soon exhaust their unemployment insurance claim. Learn more about Assistance Programs.

6. How can't tell which EUC tier I'm on and whether I'm eligible for an additional tier? Please call our TeleClaims Conter at 617-626-5800 or 1-877-626-5800 (from area codes 351, 413, 508, 774, and 978) to find out which tier of hencits you're currently on. If you have a remaining balance in your account, you should continue to claim weekly benefits. We will notify you when you are eligible for the pert fire of benefits and when you extinue your tenefits.

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TO: 8602411795

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Transaction History Transaction History

The transactions and balances shown below may differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, purchases or charges. This report is for information only.

Account Title/Address:

TODD SILBER 73 FARNHAM RD **Customer Name:** 

TODD SILBER

Acct#: 19654443

Acct Type: WEBSTER VALUE CHECKING

Balanca: \$1,780.56

Total Available Balance: \$1,780.56

Last Statement Date: 12/20/2010

- History search parameters .

Date

Type: DDA Transactions

SOUTH WINDSOR, CT 06074

Amount From:

From: 10/21/2010

To:

12/20/2010

**Pending Transactions** 

Transaction

Post Date	Transaction Type	Description	Check#	Amount/Rate	
osted Trans	sactions			3 23 8-41	
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12/20/2010	CK CRD SIGNATURE PURCH	THE BATTLE STANDAR 00000143344	0000000000	12.72	\$1,265.14
12/20/2010	CK CRD PIN PURCHASE	100 HE & GOTERES GONE & GOTE	000000000	19.14	\$1,277,86
12/20/2010	CK CRD SIGNATURE PURCH	TET*TARGET:COM	000000000	92.73	\$1,297.00
12/17/2010	CK CRD PIN PURCHASE	TARGET 11249 MANCHESTSTAR 4900	0000000000	33 - 16	\$1,389.73
12/17/2010	CK CRO PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN33	8000000000	42.39	31,422.85
12/16/2010	CK CRD PIN PURCHASE	USPS0823460128/1865 MAUSP 0168	000000000	18.44	\$1,465.28
12/16/2010	CK CRD SIGNATURE PURCH	BJ'S FUEL #9184 78446243344357	0000000000	50.05	\$1,483.72
12/16/2010	CK CRD PIN PURCHASE	TOYS R USTOYS R US 97595943344	8000000000	50.73	\$1,533.77
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12/14/2010	ACH DEPOSIT	MASS DUA UI BENEFIT 13	000000000	679.00	\$1,625.50
12/13/2010	CK CRO PIN PURCHASE	GBISSLER'S SUPER MARKEGEI 5346	0000000000	19.92	\$946.50
12/13/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	99,47	3966.4
12/10/2010	CK CRD SIGNATURE PURCH	QUICK STOP CONVENI	0000000000	47.91	\$1,065.8
12/10/2010	CK CRD PIN PURCHASE	USPS0823460128/1865 MAUSP 0168	0000000000	55.64	\$1,113.8
12/09/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	9.57	\$1,169.4
12/09/2010	CK CRD SIGNATURE PURCH	редо биор ат номя	0000000000	891 95	\$1,179 0
12/07/2010	ACH DEPOSIT	MASS DUA UI BENEFIT 13	0000000000	679.00	\$2,070-9
12/06/2010	CK CRD SIGNATURE PURCH	GODADDY.COM 283080433443576561	0000000000	38.98	\$1,391.9
12/06/2010	CK CRD SIGNATURE PURCH	THE BATTLE STANDAR 00000143344	0000000000	63.04	31,430.9
12/06/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	72.42	51,493.9
12/06/2010	CK CRD PIN PURCHASE	CAMESTOP #612 1500 PLEGAM IN33	0000000000	85.98	\$1,566.4

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Exhibit N

Identifier:0602198843

01/03/11 12:50:32

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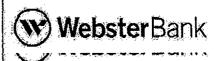
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JAN-3-2011 12:22 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO: 8602411795

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Transaction History Continuation Transaction History Continuation

#### Disclaimer

The transactions and balances shown below may differ from your records because it may not include deposits in progress, quistanding checks, or other withdrawels, payments, purchases or charges. This report is for information only.

TODD STLBER

ACCT# 19654443

WEBSTER VALUE CHECKING

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Post Date	Transaction Type Y	Description	Check#	Amount/Rate:	Resoluto Balánca ·
12/05/2010	CK CRD SIGNATURE PURCH	STARWARS/LUCASARTS	0000000000	131-67	\$1,652,38
12/03/2010	POD INCLEARING CHECKS	PAID CHECK	0000001010	260.00	\$1,756.05
12/02/2010	ACH WITHDRAWAL	YANKER GAS CHECKPAYNT TO	0000001029	75.02	\$1,916.08
22/02/2010	ACH WITHDRAWAL	CLEP CHECKPAYNT 10	86000000	165.51	\$2,021.07
12/02/2010	POD INCLEARING CHECKS	PAID CHECK	0000001027	209.27	82,186,58
12/02/2010	CK CRD PIN PURCHASE	EXXONMOBIL POSEXXONMOBIL 0739	000000000	56,72	\$2,395.85
11/30/2010	ACH PEPOSIT	Mass dua ul benedit 13	0000000000	679.00	\$2,452.57
11/30/2010	DEPOSIT	DEPOSIT	00000000000	00,000	81,773.57
11/29/2010	CK CRD PIN PURCHASE	B) 8 MHOLESALE C 1046 BJ. INJO	0000000000	151.79	\$673.57
11/26/2010	CK CRD PIN PURCHASE	TARGET TIZAS MANCHESTETAR ASOD		85.91	\$1,134.86
	CK CRD SIGNATURE PURCH	FBAY INC.	0000000000	97:07.	\$1,210.77
11/26/2010	CK CRD PIN PURCH RET	TARGET TIZ49 MANCHESTETAR 450L	0000000000	BA. 78	\$1,307.84
11/24/2010	CK CRD SIGNATURE PURCH	SHEETZ 905	000000000	32.92	51,223,06
11/24/2010		SHBUL Service StationsHBU 4714	0000000000	39,29	81,295.98
11/24/2010		BIG Y 60 BAST WINDBIG Y 6 6014		59:69	\$1,295,27
	CK CRD PIN PURCHADE	TARGET TLIAS MANCHESTETAR 4900		153.66	\$1,355.16
11/24/2010	CK CRU PIN PURCHASE	TARGET T1240 MANCHESTETAR 4900	0000000000	107,91	\$1,508.82
11/23/2010	CK CRD PIN FURCHASE	COCKERHAM FONT GCOCKERHAM 8574	0000000000	31,08	\$1,716,73
11/23/2010	firer o	HOMEWOOD SULTES SA 01000143344	0000000000	99.24	\$1,747.81
11/23/2010		MASS DUA UI BENEVIT II	0000000000	679,00	\$1,847.05
11/22/2010	CK CRD PIN PURCHASE	EXXONMOBIL POSEXXONNOBIL MST4	0000000000	41.87	91,168.05
11/22/2010	· · · · · · · · · · · · · · · · · · ·	CHEVRON/KANGAROO EXPRECHE 1930	4000000000	42.56	\$1,209.92
	CK CRD PIN PURCHASE	SHELL Service StationSHED 5137	0000000000	53.91	\$1,252.58
11/22/2010			0000000000	57,88	\$1,306.49
		HOMEWOOD SUITES DA 01000143344	0000000000	99.35	\$1,364.37
11/19/2010		IOD INTEREST PAID	0000000000	0.07	\$1,463.72
11/19/2010	1-1		0000000000	71.00	\$1,463,65
11/15/2010		HOMENOOD SUITES SA 01000143344	<del></del>	99.24	\$1,534.65
-	ACH DEPOSIT	MASS DUA UI BENEFIT 12	-	679.00	\$1,633.89
	CK CRD SIGNATURE PURCH	·	000000000	35.82	\$954.89
11/15/2010		DODGES STORE NUMBE 54032043344	0000000000	55.47	\$990.71
		HOMEWOOD SUITES SA 01000143344		3 * "'	\$1,046.15

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JAN-3-2011 12:23 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO:8602411795

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0602198843

Transaction History Continuation Transaction History Continuation

The transactions and balances shown below may differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, purchases or charges. This report is for information only.

TODD SILBER

ACCT# 19654443

WEBSTER VALUE CHECKING

#### Results

Post Date	Transaction Type	Description	Check#	Amount/Rate	Resulting Belance
11/12/2010	CK CRD PIN PURCHASE	WESTINGHOUSE BLVD BPWESTI 3531	000000000	21.47	\$1,145.42
31/12/2010	CK CRD SIGNATURE PURCH	EXXONMOBIT 1G3	0000000000	29.15	\$1,166.89
11/10/2010	CK CRD BIGNATURB PURCH	DUNKIN #308834	0000000000	11,59	\$1,196,04
11/10/2010	CK CRD PIN PURCHASE	EXXONMOBIL POSEXXONMOBIL YAT7	0000000000	42.38	\$1,207,63
11/10/2010	CK CRD PIN DURCHASE	HESS 30415HESS 30415 162701433	000000000	43.07	\$1,250.01
11/10/2010	CK CRD SIGNATURE PURCH	FAS 316 MART 1	0000000000	49.79	\$1,293.08
11/09/2010	ACH DEPOSIT	Mass Dua ui benefit 12	0000000000	679.00	\$1,342.87
11/08/2010	CK CRD PIN DURCHASE	EXXONMOBIL POSEXXONMOBIL LALL	0000000000	14.98	\$663,87
11/08/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	2165	\$678.85
11/08/2010	CK CRD PIN PURCHASE	AMERICAN EAGLEAMERICAN EA 6100	00000000000	37,12	\$700.50
11/00/2010	CK CRD DIN DURCHASE	BJ'S WHOLESALE C 1045 BJ' IN30	0000000000	232,31	\$737-62
11/05/2010	CK CRD SIGNATURE PURCH	GODADDY.COM 283000433443576561	0000000000	38,48	5969.93
11/05/2010	CK CRB SIGNATURE PURCH	Tandy Leather 165	0000000000	89.02	\$1,008.91
11/05/2010	CK CRD SIGNATURE PURCH	MIDFORD MOTORS 000001433443576	0000000000	280.75	\$1,097.93
11/04/2010	CK CRD SIGNATURE PURCH	MAXUM FUEL 0000014334435765615	0000000000	23.08	\$1,378.68
11/02/2010	ach Withdrawal	YANKEE GAS CHECKPAYMT 10	0000001025	36.14	\$1,401.76
21/02/2010	ACH WITHDRAWAL	CLSP CHECKPAYMT 10	0000001024	151,40	\$1,437.90
11/02/2010	POD INCLEARING CHECKS	PAID CHECK	0000001026	209,22	\$1,509.30
11/02/2010	POD INCLEARING CHECKS	PAID CHECK	0000001023	935.40	\$1,798.57
11/03/2010	ACH DEPOSIT	Mass Dua ui benefit 12	0000000000	679.00	\$2,753.97
11/01/2010	CK CRD PIN PURCHASE	Stop & Shop #699stop & Sh 001	0000000000	23.36	\$2,674.97
11/01/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN30	0000000000	49.56	\$2,098.33
11/01/2010	CK CRD PIN PURCHASE	BJ'S WIGLESALE C 1046 BJ' IN30	00000000000	112,69	\$2,147.89
10/26/2010	ACH DEPOSIT	MASS DUA UI BENEFIT 12	0000000000	679.00	\$2,261.58
10/25/2010	CK CRD SIGNATURE PURCH	QUICK STOP CONVENT	0000000000	54.62	\$1,582.58
10/25/2010	CK CRD SIGNATURE PURCH	EBAY INC.	000000000	121.09	\$1,637.20
10/21/2010	CK CRD SIGNATURE PURCH	AMAZON MKTPLACE PM	000000000	28.08	\$1,758.29

--- End of Report ---

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JAN-3-2011 12:24 FROM: SCUTH WINDSOR PUBLIC 8606447645

TO: 8602411795

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# Transaction History Transaction History

The transactions and balances shown below may differ from your records because it may not include deposits in progress, outstanding chocks, or other windrawals, payments, purchases of charges. This report is for information only.

Account Title/Address:

TODD SILBER 73 PARNHAM RD Customer Name:

TODD SILBER

Acci#: 18870396

Accitype WEBSTER VALUE CHECKING

Balance: \$16,30

SOUTH WINDSOR, CT 06074

Total Avallable Balance: \$1,796,86

Last Statement Date: 12/20/2010

Transaction

Amount

Type: All Items

History search parameters.

From

From: 10/21/2010

To:

12/22/2010

**Pending Transactions** 

Post Delei Transaction Type	Description Check Amount/Raie
12/22/2010 CK CRD SIGNATURE AUTH	DUNKIN #308834 SE4100 097821 * 0000000000 5.24
Posted Transactions	

Post Date	Transaction Type	Description	Check#	AmountRate	Resulting Salarice
12/21/2010	ONDINE TRUOP-IMMEDIATE	TPR PR CK 0019654443	0000000000	25.00	\$21.54
12/20/2010	SERVICE CHARGE	BERVICE CHARGE	000000000	8.95	8-3.45
12/16/2010	ONLINE TRRSP-IMMEDIATE	TFR FR CK 0019644443	9000000000	41.00	55,49
12/15/2010	CK CRD PIN PURCHASE	DO'S WHOLESALE C 1046 BJ. IN39	0000000000	4-23	¢-35.51
12/15/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' 1N10	0000000000	67≑00	·\$~31,·28
12/08/2010	CK CRD SIGNATURE PURCH	Barnes & Noble #21 72863143344	0000000000	64-95	\$35.72

End of Report -

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Filed 08/17/15 Entered 08/17/15 17:09:27 Pg 25 of 27 Doc 9025-3 12-12020-mg Exhibit N

Identifier:0602198843

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JAN-3-2011 12:24 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO:8602411795

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Phen about the classes when it with your chard made payable II Class to we seem by paying unline at when it were it was been without addings at the Operation Final in payables in the about

Statement date Dec 6, 2010 Account Number 61058024036 The Northean William System Light & Power Connecticut

The Total amount now the "must be received by Jas S, 2011 is seed a 1.00 % late payment charge.

Amount Exclosed

fotal amount mery due

\$185.69

Handre Handan Lander Hallen de Hackel

MALINDAL JOHNSTON 73 FARIHAM RD SOUTH WITHDSOR OT 06074-1115

Connecticuit Light & Power PO Box 150493 Harfford, CT 06(15-0492

\$1058024003533 00001.85699 00001.85698

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Identifier:0602198843

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JAN-3-2011 12:24 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO: 8602411795

P.25

To Whom It may concern. To Whom it may concern;

Starting Jan 1\* 2011, J. Malinda Johnston, will be contributing \$600 a month towards bills/morrgage. As of this time it will be a month to month basis. Earlier this year we had a lease agreement that was terminated because Mr. Silber was still in foreclosure and under the threat of losing his house.

I FULLY INTENT TO STAY HERE AS LONG AS MR. SILBER REMAINS THE OWNER OF THE HOUSEIT But until all foreclosure; mediation, and law suits are over and done with or finalized there will be no new lease agreement, only a month to month verbal agreement. AGAIN, so there is no MISUNDERSTÄNDING, I plan on living at 73 Farnham rd, South Windsor ct. 06074, WITH Todd Silber, as long as he owns the house With a monthly contribution of \$600.

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JAN-3-2011 12:24 FROM: SOUTH WINDSOR PUBLIC 8606447645

TO:8602411795

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FINANCIAL ANALYSIS FORM	Account Number_	120 x 3/0/0/2			
BORROWER	CO-BORROWER				
BORROWER	CO-BORRO	WER			
Borrower's Name Toold Silse/2	Co-Borrower's Name				
Social Security Number   Date of Birth   0.44-78-22.36   Date of Birth   0.43-76	Social Security Number	Onto of Birth			
Home Phone Number With Area Code	Hame Phone Number With Ares Code				
Cell or Work Number With Area Code 4156	Cell or Work Number Wah Aren Code				
Email Address Siller Sport Q your Con	Empil Address				
Mailing Address 73 Farnham RD Go 6074		المستوم والمتاركة في المتاركة			
Property Address (If Same As Mailing Address, Write Sume) SAML					
I want to: 1 Keep the Property   D Sell the Property	The property is my: LiPrimary Residence. ()	Second Home [] Investment			
The property is: I Owner Occupied U Renter occupied U Vacant If Ow if Renter Occupied, include a copy of the current lease approximent.	4				
For Sole by Opinior?   Yes   No Agent's Phone Number   Agent's Phone Number   Have you received an offer on the property?   Tyes   No Date of offer   Assault of Offer   Assault of Offer	Have you contacted a credit-counseling agency 'Yes   No if yes, please complete counselor contact infort Counselor's Name Counselor's Phone Number: Counselor's Email:				
Who pays the Real Estate Tax bill on your property?  Are the taxes current?   Yes 7; No	Who pays the hazard insurance policy for your la the policy current? If Yes I No	property?			
Number of People in the Household 4					
Have you filed for trankruptcy? TYes ON If yes T Chapter 7 DCI	Impter 13 Filing Date:				
If there are udditional Lieus/Mortstages or Judgments on this property, please ran	ne the person(s), company or from and their telepho nact Number Loan Number	one numbers.			

#### INFORMATION FOR GOVERNMENT MONITORING PURPOSES The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender of stryleer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish otherwish of puncily, race, or see, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan predification in person. If you do not wish to furnish the information, please check the hox below. L) I do not with to famish this information CO-DORROWER I do not wish to famish this information 3 Hispanic or Latino Not Hispanic or Latino Ö Hispanic or Latino Ethnicity: Eshnicity: D U Not Hispanie or Latino American Indian or Aleska Nativa u American Indian or Alaska Native Asian Black or African American Ruce: Black or African American Race: Notive Hawaiian or Other Pacific Islands: Native Hammism or Other Pacific Islander C White White Female Sex: U П Male Male